

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF DELAWARE

UNITED STATES OF AMERICA, )  
)  
Plaintiff, )  
v. )

NICOLE PFUND, )  
aka Kelly Lasey, Jamie Hart, Stacey Monty, )  
— Dana Eisenhower, Tabitha Rastelli, and — )  
Diane Costello, )  
Defendant. )

REDACTED

Criminal Action No. 06- 23-UNA



INDICTMENT

The Grand Jury for the District of Delaware charges that:

COUNT 1

Scheme to Defraud

(1) At all times material to this Indictment, Wachovia Bank, N.A. was a bank the deposits of which were insured by the Federal Deposit Insurance Corporation. In or about, April 1, 2002, First Union National Bank ("First Union"), a bank the deposits of which also were insured by the Federal Deposit Insurance corporation, merged with Wachovia Bank, N.A. Hereinafter, First Union and Wachovia Bank, N.A. are collectively referred to as "Wachovia."

(2) From in or about January 2003 through in or about April 2004, in the District of Delaware and elsewhere, Nicole Pfund, defendant herein, did knowingly devise and intend to devise a scheme and artifice to defraud Wachovia.

Manner and Means

(3) The defendant would and did apply, by telephone, to open checking accounts with Wachovia using false names, addresses and social security numbers ("the Fraudulent Accounts").

(4) The defendant would and did deposit sufficient funds, typically \$50.00, with Wachovia branch banks to cause Wachovia to issue checks for the Fraudulent Accounts.

(5) The defendant would and did cause Wachovia to send, via U.S. Mail or private overnight commercial carrier, checks for the Fraudulent Accounts to the addresses given by the defendant.

(6) The defendant would and did write checks on the Fraudulent Accounts to various merchants for the purchase of goods and services representing herself to be the person named on \_\_\_\_\_ the checks knowing (a) that she was signing the checks with a false account holder name, and (b) that there were insufficient funds in the Fraudulent Accounts to pay for the goods and services rendered to the defendant.

Charging Paragraph

(7) On or about the dates listed below, in the District of Delaware, Nicole Pfund, defendant herein, did knowingly execute and attempt to execute a scheme and artifice to defraud Wachovia Bank, N.A., a financial institution the deposits of which were insured by the Federal Deposit Insurance Corporation, such scheme set forth more particularly in paragraphs 1 through 6 of this Indictment, incorporated by reference, and in execution of the scheme the defendant did write and attempt to write the following checks drawn on the Fraudulent Accounts:

Count	Date	First Union/Wachovia Bank Account Number (Last 5 Digits) and Name on Account	Check Number and Amount	Merchant Name and Location
1	01/11/03	17835 - Diane Costello	1012; \$597.00	Pet Kare; Dover, DE
2	09/12/03	67523 - Tabitha Rastelli	3644; \$349.00	Littman Jewelers; Newark, DE
3	09/12/03	67523 - Tabitha Rastelli	3648; \$889.52	Lowe's; Bear, DE
4	12/12/03	18322 - Dana Eisenhower	1067; \$1,254.33	Lowe's; Middletown, DE
5	12/12/03	18322 - Dana Eisenhower	1068; \$844.96	Pet Kare; Dover, DE
6	12/30/03	67123 - Kelly Lasey	3857; \$1,056.84	Lowe's; Middletown, DE
7	12/30/03	67123 - Kelly Lasey	3859; \$4,499.97	Best Buy; Wilmington, DE
8	02/08/04	88303 - Jamie Hart	8185; \$2,829.94	Best Buy; Dover, DE
9	02/09/04	88303 - Jamie Hart	____; \$1,348.95	Staples; New Castle, DE
10	02/28/04	71009 - Stacey Monty	8922; \$1,047.34	Lowe's; Middletown, DE
11	03/03/04	71009 - Stacey Monty	8941; \$1,083.57	Lowe's; Middletown, DE
12	03/07/04	71009 - Stacey Monty	8953; \$1,119.94	Staples; Dover, DE
13	03/08/04	71009 - Stacey Monty	8952; \$3,254.77	Best Buy; Dover, DE

All in violation of Title 18, United States Code, Sections 1344(1) and 2.

## A TRUE BILL

Grand Jury Foreman

COLM F. CONNOLLY  
UNITED STATES ATTORNEY

By:

Shannon Thee Hanson  
Assistant U.S. Attorney

Dated: March 16, 2006